IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF GEORGIA ALBANY DIVISION

In re:	§
	§ CASE NO. 21-10464
Pamela Jean Wellons.	§ CHAPTER 13
	§
Debtor	§
	8 COMPRESENT MATTER
Carvana, LLC,	§ CONTESTED MATTER
	§
Respondent	§
v.	§
Pamela Jean Wellons, Debtor	§
Jonathan W. DeLoach, Trustee	§
	§
	§

OBJECTION TO CONFIRMATION

COMES NOW, Carvana, LLC, (Carvana) and makes and files its Objection to the Confirmation of the Debtor's Chapter 13 case for the reasons set forth below:

1.

Carvana, holds a first priority lien on the Certificate of Title to the Debtor's 2017 Nissan Altima; VIN 1N4AL3AP5HC476737, a true and accurate photostatic copy of the Title is attached hereto as Exhibit A.

2.

The subject vehicle was purchased on 2/14/2019, which is within 910 days of the filing of the within case and should be paid in full pursuant to 11 U.S.C Section 1325(a)(9).

3.

The Debtor's proposed adequate protection payment and interest rate are insufficient to provide Carvana with adequate protection.

THEREFORE, based upon the above and foregoing facts Carvana objects to the confirmation of the Debtor's Chapter 13 case.

This September 2, 2021

Respectfully Submitted

/s/ Richard B. Maner

Richard B. Maner, GA Bar No. 486588 Attorney for Respondent 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339

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CERTIFICATE OF SERVICE

This is to certify that I have served a copy of **OBJECTION TO CONFIRMATION** electronically. Those not served electronically have been served by depositing same in the United States Mail in a properly addressed envelope to each with adequate postage thereon as follows:

Pamela Jean Wellons 602 E. 3rd Ave. Cordele, GA 31015

Cawthon H. Custer Custer, Custer and Clark, LLC P.O. Box 605 Albany, GA 31702

Jonathan W. DeLoach Office of The Chapter 13 Trustee P. O. Box 1907 Columbus, GA 31902

This September 2, 2021

/s/ Richard B. Maner

Richard B. Maner, GA Bar No. 486588 Attorney for Respondent 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339

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Collateral Management Services 9750 Goethe Road | Sacramento, CA 95827

www.dealertrack.com



Carvana LLC

Lien and Title Information

Lienholder

ELT Lien ID Lienholder

001101896845 **CARVANA LLC**

Lienholder Address Lien Release Date

Vehicle and Titling Information

VIN

1N4AL3AP5HC476737

Title Number

770094190600962

Title State Year

GA 2017

Make

NISS

Model

Owner 1

PAMELA JEAN WELLONS

Owner 2

Owner Address

602 E 3RD AVE

CORDELE, GA 310153609

Issuance Date

Received Date

3/14/2019 3/14/2019 **ELECTRONIC**

ELT/Paper

Odometer Reading

Branding

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